

DEX

Official Directory | Qwest

AWARENESS PRODUCT CONTRACT

ALL INFORMATION MUST BE FILLED OUT COMPLETELY IN ORDER TO BE PROCESSED. All Awareness Product Contracts MUST have an Awareness Product Art Order form completed and sent to appropriate Design Team/Forms on SalesNet.

AD INFORMATION (TO PRINT IN AWARENESS PRODUCT AD)	BUSINESS NAME	VILANA FINANCIAL			BUSINESS CITY	MAPLE GROVE			
	BUSINESS STREET ADDRESS	7008 E FISH LAKE ROAD			BUSINESS STATE	MN	BUSINESS ZIP CODE	55311	
	BUSINESS TELEPHONE NUMBER	763 416 5959			PRIMARY HEADING (will not print in ad)	HEADING CODE (will not print in ad)			
BILLING INFORMATION	BILLING NAME				BILLING CITY				
	BILLING ADDRESS				BILLING STATE		BILLING ZIP CODE		
	MARKET MAIN TELEPHONE NUMBER								
INTERNAL INFORMATION	AWARENESS SALES MANAGER	MICHELLE RAY			BARTER MANAGER (if applicable)				
	SALES PERSON	KIMBERLY MEREDITH	SALES PERSON TELEPHONE	763 971 7223	FULL (11 DIGIT) SI CODE	6749 060 8077			
	SALES MANAGER	TIM NILES	SALES DIRECTOR	COCCHIARELLA	MARKET MANAGER	MAILLARD			
PRODUCT INFORMATION	UDAC	DESCRIPTION (PLACEMENT)	STATUS	COPY CHANGES (IF RENEW)	DIRECTORY DIR CODE YPIMA CODE	ISSUE DATE (MM/DD/YY)	ANNUAL AMOUNT	MONTHLY AMOUNT	BILLING TERMS
	IFC	INSIDE FRONT COVER	NEW	() Yes () No	ST PAUL, STP	08/31/2004	\$9,600.00	\$800.00	() Monthly () Annually () Other-Please specify below in comments section
	PRODUCT SIZE	() Full Unit () 1/2 Unit (available on Inside Back Covers)		PRODUCT PLACEMENT	() Tab Front () Tab Back () FTC Front () FTC Back (artwork for back, optional) INFO GUIDE UDACs: PIFP1-FULL PAGE ULTRA-PREMIUM HEADINGS; PIFP2-FULL PAGE PREMIUM HEADINGS; FULL PAGE SELECT HEADINGS; FULL PAGE GENERAL HEADINGS; AAC - ADDITIONAL AUDIO CUSTOM PIFP3 PIFP4-				
	UDACs (FOR REFERENCE ONLY. For questions on 1/2 unit UDACs, please call 1-877-873-9707 option 3)	EBR - RESIDENT RESOURCES AD; SGR - SPECIALTY RECYCLING GUIDE	FTC - TIP ON COUPON HORIZONTAL FTV - TIP ON COUPON VERTICAL	IFC - INSIDE FRONT COVER IFG - INSIDE FRONT COVER GATEFOLD	TAB TBY-YELLOW PAGES NAV TAB / TOP TAB; TBW-WHITE PAGES NAV TAB; TBYRP-PIZZA TAB WITH PERFORATED COUPONS; TBYXP-PIZZA TAB WITHOUT PERFORATED COUPONS. PLACEMENT CODES: NB-NAVIGATIONAL BACK; NF-NAVIGATIONAL FRONT; PF-NAVIGATIONAL, PERFORATED; SF - SPANISH TAB FRONT; SB - SPANISH TAB BACK OUTSIDE AB - AUTO TOP TAB; BB - BEAUTY TOP TAB; CB - CONTRACTORS TOP TAB; DB - DENTIST TOP TAB; PB - PHYSICIANS TOP TAB; EB - REAL ESTATE TOP TAB; RB - RESTAURANT TOP TAB; TB - TRAVEL TOP TAB. BACK COVERS: WOB - OUTSIDE BACK COVER WHITE PAGES; YOB - OUTSIDE BACK COVER YELLOW PAGES/COMBINED BOOK				
	COMMUNITY PAGES ADS: EFP - FULL PAGE AD; EBT - REPEATING BANNER AD	FTM - TIP ON MAGNET FCB - FRONT COVER BANNER	IBCM - INSIDE BACK COVER; SPA - 3-LINE SPINE LISTING (W/ IBCM); SPN - FULL SPINE AD						
COMMENTS	All pricing accepted CUSTOMER HAS READ, UNDERSTANDS, AND ACCEPTS THE DEX MEDIA TERMS OF AGREEMENT. FURTHER, CUSTOMER UNDERSTANDS AND AGREES THAT THE AUTOMATIC RENEWAL RIGHT OF CUSTOMER FOR AN AWARENESS AD CONTAINING ANY COVER OR SPINE ITEM DOES NOT APPLY WHERE THE CUSTOMER AD CONTENT OF THE COVER OR SPINE CONTAINS OR IS SUBSEQUENTLY MODIFIED TO CONTAIN A PROHIBITED TELECOMMUNICATION SERVICE PRODUCT AS DETERMINED BY DEX IN ITS SOLE DISCRETION.								
AUTHORIZATION	Authorized Signature	A.V. Lenchine			Printed Name	Andrew V. Lenchine			Date

Please fax completed contract to Awareness Products, Fax Number: 303-636-6507 or Toll Free Fax Number: 1-877-873-9707 or send email to Awareness Products Contracts (in Outlook Address Book).

Revised 2/10/2004

EXHIBIT**D**

tabbles



VILANA

Financial

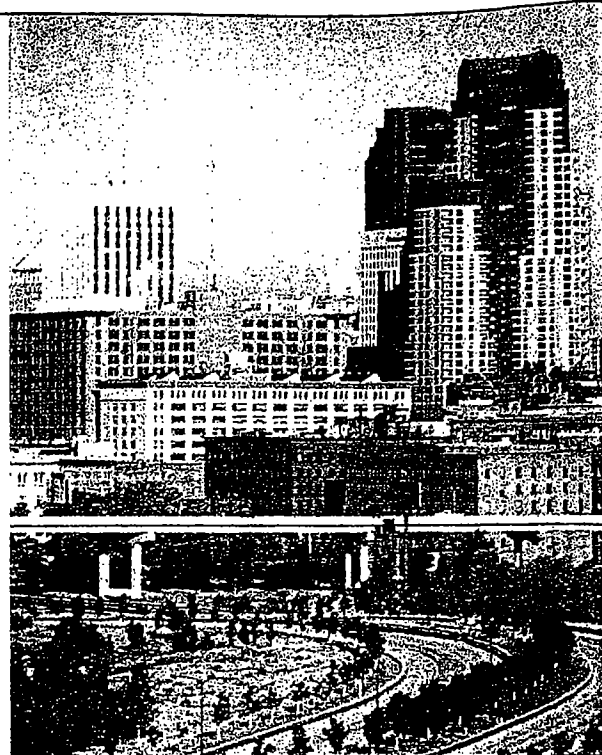
**Professional
Mortgage
Services**

7008 E Fish Lake Rd
Maple Grove, MN 55311

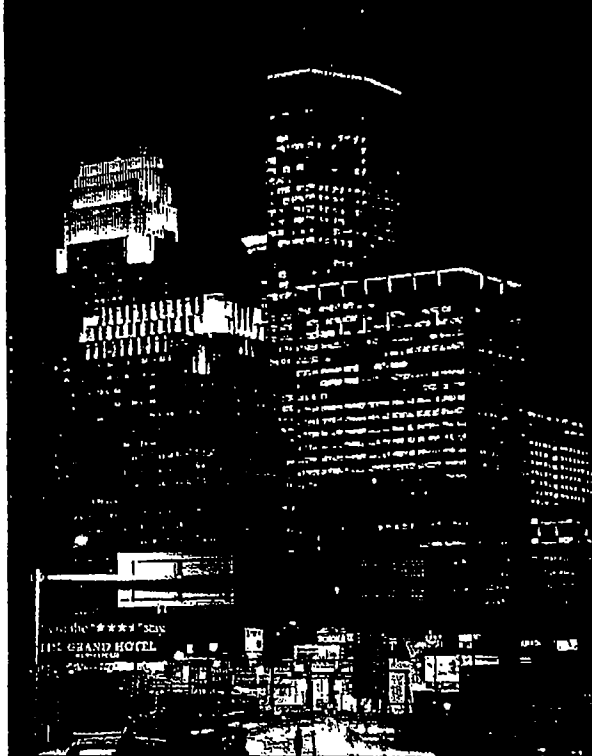
763-416-5959

1-866-VILANA-1

WE ARE HERE TO HELP!!!



www.vilanafinancial.com



VILANA

Realty

**First choice for all of your
Real Estate needs.**

Easy Sales

Fast Purchases

Great Service

763-657-2700

Always hiring agents. Grow with us!!!

COPY

STATE OF MINNESOTA

DISTRICT COURT

COUNTY OF HENNEPIN

FOURTH JUDICIAL DISTRICT

CASE TYPE: OTHER CIVIL
Case Number: MC 05-016185

Vilana Financial, Inc.,

Plaintiff,

v.

Chris Gregerson,

Defendant.

DEPOSITION OF

ANDREW VILENCHIK

FEBRUARY 13, 2006

Reported By
MONITA J. CHRISTENSEN

VERBATIM COURT REPORTING
(763) 493-4535

EXHIBIT

E

1 to it and ask if he has an objection about it.

2 MR. GREGERSON: I'll like to mark this
3 as E.

4 (Exhibit E marked for identification
5 by the court reporter.)

6 BY MR. GREGERSON:

7 Q. Do you have any specific concerns at this time
8 about the -- the copyright -- Certificate of
9 Copyright Registration, Exhibit E, being genuine?

10 A. The certificate looks genuine to me.

11 Q. Can you tell me why you believe more strongly that
12 Michael Zubitskiy is the photographer rather than
13 myself?

14 A. Because I bought a picture from him.

15 Q. When you buy something from someone, you assume
16 that it's theirs, that's what has happened in this
17 case with this photo?

18 A. Correct.

19 Q. Are you aware of any evidence that Michael
20 Zubitskiy took the photo?

21 A. I'm not aware.

22 Q. As the president of Vilana, do you have a company
23 policy, or personal policy, about publishing
24 photographs dealing with getting permission or
25 ensuring that you have the correct authorization?

1 A. There is no company policy.

2 Q. Were you in Russia in December of 2004?

3 A. Yes, I was.

4 Q. Were you in Moscow during your trip?

5 A. Yes, I was.

6 Q. Were you in Moscow on December 9th of last year?

7 A. Are we talking about different years now? Before
8 you were talking about 2004. Now you're talking
9 about last year.

10 Q. I gave you the wrong year when I said 2004. I'm
11 -- the correct year that I'm trying to ask about
12 is last year, which would be 2005.

13 A. Okay. Rephrase the question one more time.

14 Q. I'd like to know if you were in Moscow on December
15 9th of 2005.

16 A. No, I was not.

17 Q. Were you in Russia in December of 2005?

18 A. Yes, I was.

19 Q. Were you in Russia on December 9th?

20 A. No, I was not.

21 Q. Can you tell me when you went to Russia and when
22 you came back?

23 A. I came back December 4th.

24 Q. Okay.

25 A. I flew there November 16th.

1 Q. Now, as you look at the document here that's
2 marked Exhibit E, can you tell me the date of that
3 document?

4 A. June 23rd, 2005.

5 Q. Okay. And the Zubitskiy agreement that we talked
6 about before, what's the date of the Zubitskiy
7 agreement?

13H8 A. March 19, 2004.

9 Q. And that's the time that you bought the photograph
10 from Mr. Zubitskiy?

11 A. Correct.

12 Q. At the time you bought the photograph from
13 Mr. Zubitskiy, did you believe he owned it or took
14 the picture?

15 A. Yes.

16 Q. Are you familiar with copyright laws and rules?

17 A. No.

18 Q. Do you know how a person obtains a document such
19 as this Certificate of Registration that we see as
20 Exhibit E?

21 A. No.

22 Q. Do you know what the folks at the copyright or
23 patent office do to determine whether or not to
24 issue one of these forms?

25 A. No.

1 Q. Have you or --

2 MR. GREGERSON: I thought you were
3 done. I was just going to say that I have nothing
4 else.

5 BY MR. SMITH:

6 Q. Have you or Vilana Financial ever committed an act
7 of theft?

8 A. No.

9 Q. Do you understand that in this case Mr. Gregerson
10 has defined the word "theft" as "larceny?"

11 A. Yes.

12 Q. Do you know what that word means?

13 A. Taking something without -- taking something
14 illegally.

15 Q. Has Vilana Financial ever taken anything
16 illegally?

17 A. No.

18 MR. SMITH: I don't have any more
19 questions.

20 MR. GREGERSON: I'm also done.

21 MR. SMITH: We'd like to get a copy of
22 the transcript along with a disk so we can search
23 stuff.

24 (Discussion off the record.)

25 MR. SMITH: Okay. The witness would

Christopher Gregerson
Owner, www.cgstock.com stock photography
4440 Beard Ave S #316
Minneapolis, MN 55410
phone 612-836-1499

Vilana Financial / Vilana Realty
7008 E Fish Lake Rd
Maple Grove, MN 55311

June 6th, 2005

I'm a Minneapolis-based photographer with a stock photo business online at www.cgstock.com. One of my copyrighted photographs appears in your current advertisement in the "Dex Plus" Twin Cities telephone directory for 2005/2006. There is a licensing fee due for the use of this photo of \$5,448.00 if paid by June 20th, 2005. After June 20th, the fee increases to \$54,480.00 and I will file suit for that amount.

The photo appears in the lower-left corner of the Vilana Financial / Vilana Realty ad on the inside cover of the "Dex Plus" directory (1). This photo appears on my website at www.cgstock.com/2891 (2).

It is my published policy(4), and a standard practice in the stock photo industry(5), to charge triple the normal fair-market value in cases of unauthorized use(6). I have estimated the fair-market value for this usage based on quotes from three sources(3), in each case for the use of a photo in a telephone directory advertisement at 1/4 page size. The average fee was \$1,816.00, which when tripled for unauthorized use comes to \$5,448.00

Settlement Offer

- I. If I receive your payment of \$5,448.00 by June 20th, 2005, I will retroactively authorize your use of my photo (uncredited) in your phone directory advertisement and I will waive my right to sue for copyright violation. *This offer can only be accepted by my actual receipt of your payment by June 20th.*
- II. After June 20th, the fee increases to ten times the normal fair-market rate (which comes to \$18,160.00) and I will file suit for that amount immediately.



This is a unilateral offer, and acceptance can only be effected by my actual receipt of your payment at my address (above) by June 20th, 2005. Because this offer is based on long-established policies and reliable pricing information, it is non-negotiable. You are encouraged to call me with any questions, but a counter-offer of a lesser amount will be a rejection of this offer and I will file suit.

Thank you,

Chris Gregerson
owner and developer
www.cgstock.com
phone 612-836-1499

1. Below is the advertisement in question, the photo is in the lower-left

VILANA
Financial

Professional
Mortgage
Services

7008 E Fish Lake Rd
Maple Grove, MN 55311

763-416-5959
1-866-VILANA-1
WE ARE HERE TO HELP!!!

www.vilanafinancial.com

VILANA
Realty

First choice for all of your
Real Estate needs.

Easy Sales
Fast Purchases
Great Service

763-657-2700

Always hiring agents. Grow with us!!!

2. Below is the photo as it appears on my website at www.cgstock.com/1891

File Edit View Go Bookmarks Tools Help

http://www.cgstock.com/2891

2890
2891
2892

← previous Downtown thumbs next →

home site link image viewing Minneapolis info links print

Downtown Minneapolis at Night 1 fee to
license/reproduce this image

search pics
Other sections:
Minneapolis
Alton
Black E
Cedar Lake
Dinkytown
Downtown
East Hamlet
Edina
Foshay
Hennepin Ave
Kenwood
Lake Calhoun
Lake Harriet
Lake of the Isles
Lakewood
Cemeteries
Linden Hills
Longfellow
Loring Park
Lyn-Lake
MIA Complex
Mall of America
Marcy-Holmes
Minnehaha Creek
Minnehaha Park
Mississippi
Nicollet Mall
Nokomis-Himnathia
Northeast
Prospect Park
Seward
St. Anthony
St. Paul
Theodore Wirth
Park
U of M
Unknown
Warehouse District
West Bank
China
Philippines
Prints
Categories
Locations
Events
Jim Pickrell
Bob Firth

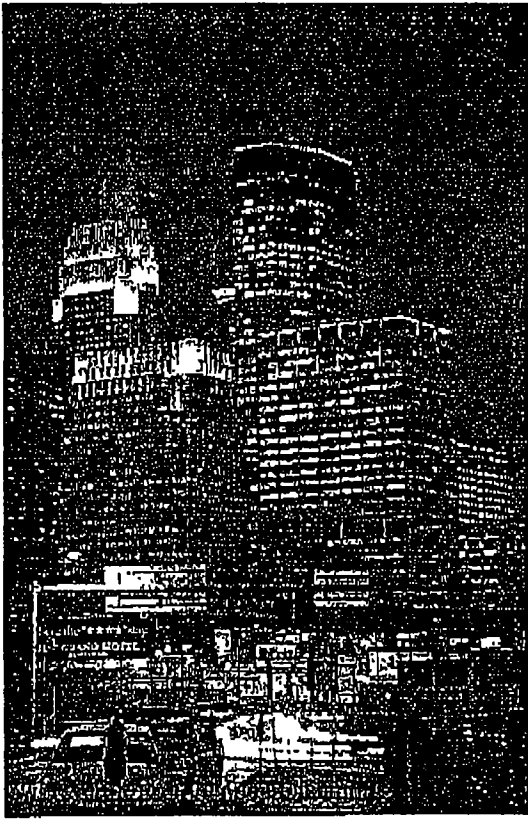


Image use guidelines fee to
license/reproduce this image
purchase a print
available in size 6 megapixel (3072 x 2048 total resolution)
image # 2004-01-08 15:30pm, copyright © 2004, cgstock.com

description
This was taken at around 5:30pm from near Hawthorn and

3. I obtained quotes from two prominent stock photo companies and a published pricing guide to establish the fair-market value for this image use. In each case I used your exact usage to get a rate (1/4 page use on the inside cover of a telephone directory with a circulation of up to 1,000,000 copies according to the publisher, Dex).

Quotes

Source	licensing fee
Corbis.com (stock photo business), image CU944162	\$1,900.00
Negotiating Stock Photo Prices, fifth Edition (2001), Jim Pickerell, pp. 254 and pp. 258 (pricing book)	\$1,860.00
Superstock.com (stock photo business), image 1343-364	\$1,690.00
average	\$1,816.00
	tripled for unauthorized use comes to \$5,448.00

4. The fee for unauthorized use in my licensing guidelines states:

Warning about copyright violation: If a photograph from this site is published without the permission of the copyright holder, or beyond the scope of the permission granted, the responsible party will be billed for three times the fair-market value for authorized use. If not paid within 10 days, the fee increases to ten (10) times fair-market value and I will file suit for that amount (the photographs on this site have been registered with the U.S. Copyright Office).

see: <http://www.cgstock.com/photographs.html#warning>

5. Tripling the licensing fee in cases of unauthorized use is in the American Society of Media Photographer's *Professional Business Practices in Photography*, 6th Edition (pp. 274). Most stock photo services charge this fee or a greater one.
6. I have previously collected this fee from Hubbard Broadcasting (KMSP-TV Fox 9), Time Warner Cable/Wizmo Inc., McCaffery Interests (Block E), and Bluestar Productions. In each case they used photos of mine without authorization or beyond the scope of the authorization given. I have enforced this policy in court (Fourth Judicial District Court File Number 040120031).

**The terms of this offer are consistent with the Uniform Commercial Code (UCC) and US Copyright Law (Title 17 USC §504).

Plaintiff #1 Person or company claiming the lawsuit PUA

Chris Gregerson

Address
4440 Beard Ave. S. #316

City/State/Zip
MPLS, MN 55410

Plaintiff #2 PUA

Address

City/State/Zip

VERSUS

Defendant #1 - person or company being sued PUA

Vilana Financial

Address
7008 E. Fish Lake Rd.

City/State/Zip
Maple Grove, MN 55311

Defendant #2 PUA

Address

City/State/Zip

Defendant #3 PUA

Address

City/State/Zip

Failure of defendant to appear at the hearing may result in a default judgment being entered for the plaintiff. Failure of the plaintiff to appear may result in dismissal of the action or a default judgment being entered in favor of the defendant on any counterclaim that has been asserted.

STATE OF MINNESOTA
COUNTY OF HENNEPIN

SERVE

FOURTH JUDICIAL DISTRICT
CONCILIATION COURT

The defendant(s) owe plaintiff(s) \$ 7,500, plus a \$ 55 filing fee, for a total of \$ 7,555, plus disbursements, because on or about, (month and year) May 20th, 05, the following event occurred. Briefly describe the event below:

The defendant published my copyrighted photo in their phone book ad without authorization or paying the licensing fee (\$18,160.00 reduced for jurisdiction).

The photo is on the inside cover of the "Dex Plus" book for '05/'06. They did not respond to my letter demanding payment.

Under oath, I swear the above statement of claim is true and correct to the best of my knowledge, and that the person(s) being sued are at least 18 years of age, and not in the military service.

Signed Chris Gregerson

Title of Representative:

Daytime telephone: (612) 836-1499

SUBSCRIBED AND SWORN TO BEFORE ME,

Signature

Date

6-22-2005

NOTARY STAMP OR COURT SEAL

OFFICE USE ONLY - DO NOT WRITE BELOW

IMPORTANT NOTICE TO THE PARTIES

You are hereby summoned to appear at the hearing of the above entitled case at:

- ☒ Minneapolis - Room 320 City Hall - 350 South 5th St, Mpls MN 55415 - 612/348-2602
- ☐ Minneapolis - Room 314 City Hall - 350 South 5th St, Mpls MN 55415 - 612/348-2602
- ☐ Brookdale - Div II - 4139 Regent Ave North, Robbinsdale, MN 55430 - 763/569-2799
- ☐ Ridgedale - Div III - 12601 Ridgedale Drive, Minnetonka MN 55305 - 952/541-7000
- ☐ Southdale - Div IV - 7009 York Avenue South, Edina MN 55435 - 952/830-4877

TIME: 1:30 AM/PMDATE: 8:17.05

COURT

CLERK: SS CALENDAR CODE: q/m

- ☒ Certified
- ☐ Secretary of State
- ☐ Other

Returned _____

Returned _____

Returned _____

- ☐ Personal Service
- ☐ Out of State - Indv

Returned _____

Returned _____

DO NOT WRITE IN THIS SECTION

READ THE REVERSE SIDE OF THE NOTICE FOR IMPORTANT INSTRUCTIONS.

EXHIBIT

G

CASE NO. 050622080

From pdemko@citypages.com Sat Feb 18 13:45:25 2006
 Return-Path: <pdemko@citypages.com>
 X-Original-To: chris@cgstock.com
 Delivered-To: cscottg@worm.dreamhost.com
 Received: from mail.citypages.com (mail.citypages.com [69.54.38.229])
 by worm.dreamhost.com (Postfix) with ESMTP id 3BC2414E09E
 for <chris@cgstock.com>; Sat, 18 Feb 2006 13:45:24 -0800 (PST)
 X-MimeOLE: Produced By Microsoft Exchange V6.5
 Content-class: urn:content-classes:message
 MIME-Version: 1.0
 Content-Type: multipart/alternative;
 boundary="-----_NextPart_001_01C634D4.9C809E30"
 Subject: RE: News tip (criminal Russian mortgage originator in Crystal)
 Date: Sat, 18 Feb 2006 15:45:04 -0600
 Message-ID: <3CD25AB5CBAF2D48B11378DEBAA817520173509D@CP-MAIL.mundomain2.local>
 X-MS-Has-Attach:
 X-MS-TNEF-Correlator:
 Thread-Topic: News tip (criminal Russian mortgage originator in Crystal)
 Thread-Index: AcY0IKFGxFjkCIElRqWgpSP4jdKVPQAs/Kz0
 References: <200602171811.44679.chris@cgstock.com>
 From: "Paul Demko" <pdemko@citypages.com>
 To: "Chris Gregerson" <chris@cgstock.com>
 X-Length: 6247
 X-UID: 382
 Status: RO
 X-Status: OC
 X-KMail-EncryptionState:
 X-KMail-SignatureState:
 X-KMail-MDN-Sent:

This is a multi-part message in MIME format.

-----_NextPart_001_01C634D4.9C809E30
 Content-Type: text/plain;
 charset="iso-8859-1"
 Content-Transfer-Encoding: quoted-printable

Sounds interesting. I'd like to hear more.-20

-----Original Message-----

From: Chris Gregerson [mailto:chris@cgstock.com]
 Sent: Fri 2/17/2006 6:11 PM
 To: Paul Demko
 Subject: News tip (criminal Russian mortgage originator in Crystal)
 -20
 Paul,

I have a story idea for City Pages about a civil case involving forgery -
 by a-20
 Russian mortgage originator. I'm emailing you because your story about-20
 Gabriel Francois is somewhat similar.

I'm defending myself in a suit filed by Andrew Vilenchik, owner of -
 Vilana-20
 Financial, Inc. in Crystal. I'm a photographer, and he stole a photo -
 from my-20
 website and published it in an extensive advertising campaign. He then -
 sued-20
 me for defamation because I wrote about his conduct on my website.-20

In his lawsuit, he filed a forged sales agreement (to try to prove I did -
 not-20

EXHIBIT

H

tabbles

really take the photo). It's a sales agreement showing he bought my -
photo-20
from someone named "Michael Zubitskiy".

But such a person does not exist anywhere in the USA, according to credit -
records, driver's license records, etc. The signature of "Michael -
Zubitskiy"-20
matches that of a Vilana Financial employee (according to a -
court-certified-20
handwriting expert).

Andrew Vilenchik provides the local Russian immigrant community with -
real-20
estate services, debt consolidation loans, foreclosure services, and -
mortgage-20
origination. He has expanded to California recently.

Three different people who know Andrew Vilenchik have told me he is -
worse than-20
I know (extremely corrupt and unethical), I'm just the first to stand up -
to-20
him and fight him effectively in court (his suit against me is soon to -
be-20
resolved in my favor, and I am preparing a copyright violation suit -
against-20
him).

Let me know if you want more information.

Thanks,

Chris Gregerson
cell: 612-245-4306
www.cgstock.com (stock photography website)
see the webpage that I'm being sued over here:
<http://www.cgstock.com/essays/vilana.html>

-----_NextPart_001_01C634D4.9C809E30

Content-Type: text/html;

charset="iso-8859-1"

Content-Transfer-Encoding: quoted-printable

<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 3.2//EN">

<HTML>

<HEAD>

<META HTTP-EQUIV=3D"Content-Type" CONTENT=3D"text/html; -
charset=3Diso-8859-1">

<META NAME=3D"Generator" CONTENT=3D"MS Exchange Server version -
6.5.7638.1">

<TITLE>RE: News tip (criminal Russian mortgage originator in -
Crystal)</TITLE>

</HEAD>

<BODY>

<!-- Converted from text/plain format -->

<P>Sounds interesting. I'd like to hear more.

-----Original Message-----

From: Chris Gregerson <chris@cgstock.com>
To: report_vilana@hotmail.com
Subject: Update to the website
Date: Mon, 20 Feb 2006 05:05:36 -0600
User-Agent: KMail/1.9.1
MIME-Version: 1.0
Content-Type: text/plain;
 charset="us-ascii"
Content-Transfer-Encoding: 7bit
Content-Disposition: inline
Message-Id: <200602200505.36073.chris@cgstock.com>
Status: RO
X-Status: OC
X-KMail-EncryptionState:
X-KMail-SignatureState:
X-KMail-MDN-Sent:
X-Length: 773
X-UID: 691

Hi,

I just posted an update to the Vilana webpage, with advice for consumers about predatory lending practices.

There are some other revisions, but I was motivated to let readers know that Vilana is doing more than stealing my photo. I will post any hard facts I can find (or you can provide).

Chris

From report_vilana@hotmail.com Wed Mar 1 15:05:02 2006
 Return-Path: <report_vilana@hotmail.com>
 X-Original-To: chris@cgstock.com
 Delivered-To: cscottg@sara.dreamhost.com
 Received: from hotmail.com (bay22-f20.bay22.hotmail.com [64.4.16.70])
 by sara.dreamhost.com (Postfix) with ESMTP id BDF7F49582
 for <chris@cgstock.com>; Wed, 1 Mar 2006 15:05:02 -0800 (PST)
 Received: from mail pickup service by hotmail.com with Microsoft SMTPSVC;
 Wed, 1 Mar 2006 15:05:02 -0800
 Message-ID: <BAY22-F200AD0E0E75797F2CD4E6083F40@phx.gbl>
 Received: from 71.34.51.46 by bay22fd.bay22.hotmail.msn.com with HTTP;
 Wed, 01 Mar 2006 23:04:59 GMT
 X-Originating-IP: [71.34.51.46]
 X-Originating-Email: [report_vilana@hotmail.com]
 X-Sender: report_vilana@hotmail.com
 In-Reply-To: <200602271114.25505.chris@cgstock.com>
 From: "Anonymous Anonymously" <report_vilana@hotmail.com>
 To: chris@cgstock.com
 Subject: Re: Some details
 Date: Wed, 01 Mar 2006 17:04:59 -0600
 Mime-Version: 1.0
 Content-Type: text/plain;
 format=flowed
 X-OriginalArrivalTime: 01 Mar 2006 23:05:02.0505 (UTC) FILETIME=[923C7190:01C63D
 84]
 X-Length: 2946
 X-UID: 784
 Status: RO
 X-Status: ORC
 X-KMail-EncryptionState:
 X-KMail-SignatureState:
 X-KMail-MDN-Sent:

I suggest making a complaint against Vilana at the Better Business Bureau Website because:

www.bbb.com

The wrong address for the company is listed.
 The wrong number of employees is listed.
 Add your experience with the Company.

End Message

>From: Chris Gregerson <chris@cgstock.com>
 >To: "Anonymous Anonymously" <report_vilana@hotmail.com>
 >Subject: Re: Some details
 >Date: Mon, 27 Feb 2006 11:14:25 -0600
 >
 >Hi,
 >
 >I included most of your allegations, including about the 1099s, in a letter
 >I'm sending to the MN. Dept. of Commerce today. It also has my last legal
 >brief and the forgery evidence.
 >
 >I will call them once they receive it, and tell them they can reach you at
 >this email address if they want more information.
 >
 >The judge will be calling me and Andrew's attorney this Thursday. Andrew's
 >attorney has threatened another suit, over my use of a photo of Andrew on
 >the
 >webpage. He claims this is a "privacy violation". I'm familiar with this

>area
>of law, and that claim is baseless, but they may sue anyway.
>
>I gave Andrew's photo to my local police.
>
>--Chris
>
>On Monday 27 February 2006 10:21 am, you wrote:
> > I have received phone calls from Andrew's telephone and other 'PRIVATE'
> > numbers.
> >
> > The nature of the calls ranges from allegations of a law suit to
> > 'watching
> > my back'.
> >
> > Andrew also charges more for his appraisals than there actual costs, an
> > escrow violation of the law.
> >
> > He also pays his employees illegally, he 1099's them instead of W-2 -
> > highly illegal for the mortgage industry.
> >

On the road to retirement? Check out MSN Life Events for advice on how to
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From: Chris Gregerson [A -
 HREF=3D"mailto:chris@cgstock.com">mailto:chris@cgstock.com]

 Sent: Fri 2/17/2006 6:11 PM

 To: Paul Demko

 Subject: News tip (criminal Russian mortgage originator in Crystal)

 Paul,

 I have a story idea for City Pages about a civil case involving forgery -
 by a

 Russian mortgage originator. I'm emailing you because your story -
 about

 Gabriel Francois is somewhat similar.

 I'm defending myself in a suit filed by Andrew Vilenchik, owner of -
 Vilana

 Financial, Inc. in Crystal. I'm a photographer, and he stole a photo -
 from my

 website and published it in an extensive advertising campaign. He then -
 sued

 me for defamation because I wrote about his conduct on my website.

 In his lawsuit, he filed a forged sales agreement (to try to prove I did -
 not

 really take the photo). It's a sales agreement showing he bought my -
 photo

 from someone named "Michael Zubitskiy".

 But such a person does not exist anywhere in the USA, according to -
 credit

 records, driver's license records, etc. The signature of "Michael -
 Zubitskiy"

 matches that of a Vilana Financial employee (according to a -
 court-certified

 handwriting expert).

 Andrew Vilenchik provides the local Russian immigrant community with -
 real

 estate services, debt consolidation loans, foreclosure services, and -
 mortgage

 origination. He has expanded to California recently.

 Three different people who know Andrew Vilenchik have told me he is -
 worse than

 I know (extremely corrupt and unethical), I'm just the first to stand up -
 to

 him and fight him effectively in court (his suit against me is soon to -
 be

 resolved in my favor, and I am preparing a copyright violation suit -
 against

 him).

 Let me know if you want more information.

 Thanks,

 Chris Gregerson

 cell: 612-245-4306

 www.cgstock.com (stock photography website)

 see the webpage that I'm being sued over here:

 <A -
 HREF=3D"http://www.cgstock.com/essays/vilana.html">http://www.cgstock.com-
 /essays/vilana.html

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